

'\$30-Thursdays don't need bankers!'

READ OFFICIAL ANSWER ON PAGE 7



Vol. 1—No. 1

HOLLYWOOD, CALIF., SATURDAY, SEPTEMBER 24, 1938

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PENSION PLAN DEFIES BIG BUSINESS ATTACKS

No. 1 banker on spot, fails in quiz

California's No. 1 banker was still on the spot this week, unable to publically answer a series of sizzling hot questions wired him by pension leaders.

A. P. Gianinni, chairman of the board of directors of the Bank of America, failed to reply to a questioning telegram from Roger Coffin, San Diego County Pension Plan manager.

The banker, head of one of the nation's most powerful banking groups, had attacked the California Pension Plan. Coffin in a neatly worded wire queried:

"Have you the courage, . . . if the people wish to try the plan, to accept and exchange the warrants through your bank?"

"I know, and you know, that when the plan is proved successful it will change the banking structure of the state and probably of the nation, but is it not time?"

UNANSWERED

Gianinni, quick to denounce the Retirement Life Payments Act, left unanswered these and other pertinent questions from Coffin.

Coffin's wire read in part:

"Mr. A. P. Gianinni

"That you must possess vision and great executive ability is proved by the tremendous organization that you have built. Let us agree that in building the Bank of America you had a sincere desire to serve the people of California as well as to build your own personal fortune. Now, let us openly admit that you, and by you I mean the Bank of America, and the people of California are in a tough spot. How many unsecured loans that cannot be paid are carried on your books as assets? On how many secured loans have you had to take over the property or security, either of which will be of no value to you unless purchasing power is restored?"

PRETTY WELL FROZEN

"Your actual so-called United States money as well as your manufactured bank credit money is pretty well frozen in your vaults and in your ledgers. Your interest rates have been reduced below that paid by the United States government on postal savings and that is proof that you do not care for any more term deposits, for you are not able to make a profit on what you have. Times have changed, Mr. Gianinni. Let's change with them.

Pension Plan general staff drafts counter-attack on reaction



MAPPING PLANS FOR fighting the offensive of the state's tory bankers and economic royalists against the peoples' pension movement embodied in the California Pension Plan, the above \$30 Every Thursday leaders constitute the Plan's

board of directors and general staff. They are, left to right, seated: Fred R. Lenhart, Sherman J. Bainbridge, Roy G. Owens, Willis Allen. Standing, left to right: Len W. Reynolds, William R. Peeler, Raymond D. Fritts, Charles M. Hawks.

All parties but GOP bow to Plan advice

California's political parties — with the major exception of the tory Republican Party—followed the advice of California Pension Plan leaders at last week's state conventions and left the plan out of their platforms.

According to information given at the Los Angeles County Central Committee of the Republican Party all Republican nominees are officially pledged against the plan.

The Democratic party, after reading the letter from Pension Leader Willis Allen at their state convention in Sacramento, followed his advice to the tee, and came out with a platform that merely advocates a highly liberalized pension system.

The Progressive and Townsend parties took similar action, leaving all reference to the Pension Plan out of their platforms.

Support for the principle of paying at least \$30 per week to the aged of California was endorsed by the Communist Party at its state convention, but they declared they believed the Plan to be unworkable.

NO PARTY POLITICS

Thus, the Pension Plan Executive Board's decision to keep the plan out of party politics was substantially carried out.

The two major political principles during the coming cam-

paign of Pension Plan leaders' action will be, as formulated in Allen's letter, as follows:

"Keep party politics out of the California Pension Plan, and the Plan out of party politics!"

"The Plan wants no party's endorsement, and will give its endorsement to none!"

FULL TEXT OF LETTER

Allen's letter reads in full as follows:

"The Retirement Life Payments Act, '\$30.00 A Week for Life,' is an economic measure now proposed for adoption by the voters of California on November 8. This is a non-partisan movement and transcends all political party lines.

"We are calling on the voters of all political parties to vote for this amendment, irrespective of party affiliations, and we do not seek the endorsement of any party.

"It is the desire of this association that you do not place a plank in your platform either for or against this proposal. Let the voters decide, irrespective of party affiliations.

"Many leading candidates have supported the Retirement Life Payments Act, and we now invite the nominees of all parties who wholeheartedly are in favor of \$30.00 a week for life to campaign this state in its behalf.

Financiers rally wads of coin

Big business tycoons of California are on the warpath.

They are out to grab the scalp of the California Retirement Life Payments—if they can.

They are putting out plenty of money in their onslaught. Oh, yes, by the way, these are the same 'industrial leaders' and 'business spokesmen' who on the grounds they couldn't afford it, have brought pressure to keep old age pension down to miserable levels — combined to beat down wages and worse working conditions—blocked and perverted every piece of social legislation that would distribute a little of the good things of life.

Business Week magazine of, by, and for big business, official publication of the United States Chamber of Commerce, spilled the plans in a recent inside story revealing:

1 Big business will put "forth an aggressive, and costly, campaign during the next eight weeks" to defeat the Plan.

2 "The California State Chamber of Commerce will head the campaign, although it will work chiefly behind the scenes at raising money and preparing factual ammunition for the various citizens' committees that will function up front on the firing line."

3 Anti-pension propaganda "will be pounded home to two groups especially—the state and municipal employees. . ."

The publication, official mouthpiece of the American "economic royalists," pointed out that a last minute drive of gigantic proportions and unmeasured virulence is necessary since big business has been "so busy kidding the measure since it was first introduced that the necessity for putting on a serious fight against it comes somewhat as a shock."

The magazine admitted, at the same time, that the California Pension Plan has the enthusiastic and overwhelming endorsement of the majority of the people of the state.

"If a vote were to be taken immediately," **Business Week** commented, "the idea would win hands down."

Policies and methods for directing the fight against this admitted people's movement "were laid down this week at hurried conferences in San Francisco and Los Angeles," of big business and big financial interests.

Merriam defeat predicted

Astute political dopesters this week pointed to a certain defeat for Gov. Frank F. Merriam in the November 8 elections, as California Pension Plan advocates learned of his belligerent attack on the Plan.

The Californian Pension Plan "will bring ruin to the old age security cause and financial disaster to the salaried and economic interests of California," the governor said, following the lead of the state banker's association.

Political opinion from non-partisan fields declared Merriam's attack on the "Ham and Eggs" project spelled doom at the polls, especially in view of Senator Culbert L. Olson's expressed sympathy for the pension movement.

Merriam's denunciation of the Plan was in line with his previous history regarding pensions, relief and aid to widows, orphans and the disabled.

Analysis of his veto record during the last assembly meeting showed he killed four bills improving children's aid and three aiding pensions and relief.

One in particular, vetoed by him, would have done away with present regulations providing that aid given to the aged of the state is a debt they must pay back should they ever become self-supporting again.

Don't Delay — Register Today
So you can vote for Ham & Eggs

750,000 THIS ISSUE 750,000

PROOF THAT THE Pension Plan will work is to be found in examining the above check, first turned in to L. W. Reynolds, treasurer of the Plan organization, last May. Twenty-five dollars worth of business was done through the use of this one dollar check, and finally it was returned to the Pension Plan treasurer for the second time. **Laugh that off, Mr. Associated Banker!**

Realtor blasts Realty Board action

Bankers' raps help Plan chances

Bankers' bullying attacks on "Ham and Eggs" for Californians, have served only to bolster the purpose of Pension Plan supporters to get some of the available abundance, bankers or no bankers.

Enthusiastic, determined, informed was the audience Roy G. Owens found gathered to greet and hear him at San Francisco's big Dreamland Auditorium where he spoke during last weekend, the engineer economist reported.

Owens attributed the forceful attitude of his audience to the effect of his hostile statements by the manager of the Bankers' Association.

Every Sunday while Los Angeles packs the huge Shrine Auditorium with a crowd eager to hear about Ham and Eggs, San Francisco jams the Dreamland rink.

California's rival cities are friendly rivals in building the state-wide organization to make the California Retirement Life Payments Act part of the California Constitution on November 8.

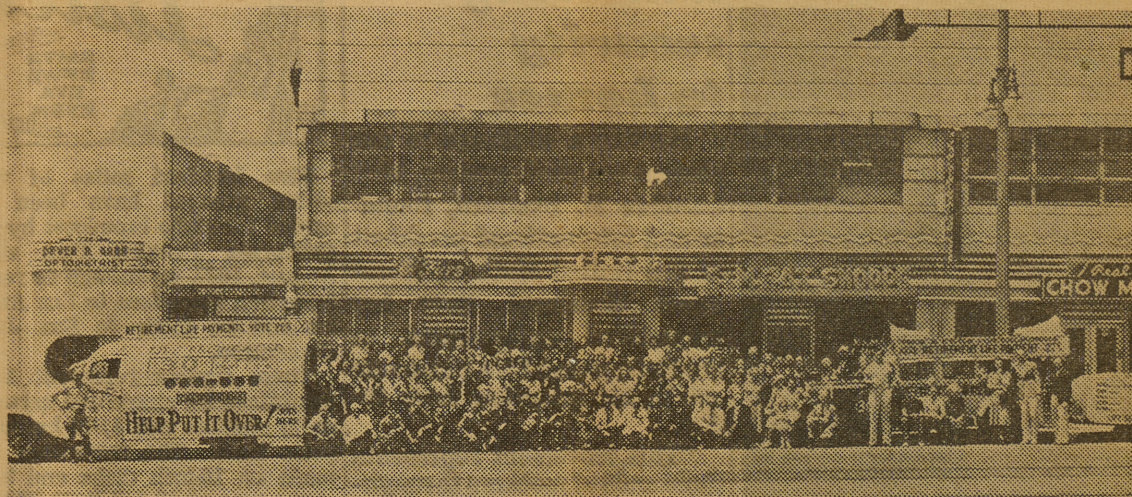
You Cannot Vote Unless You Register, Thurs., Sept. 29, is the Deadline

Wages drop far below 1937

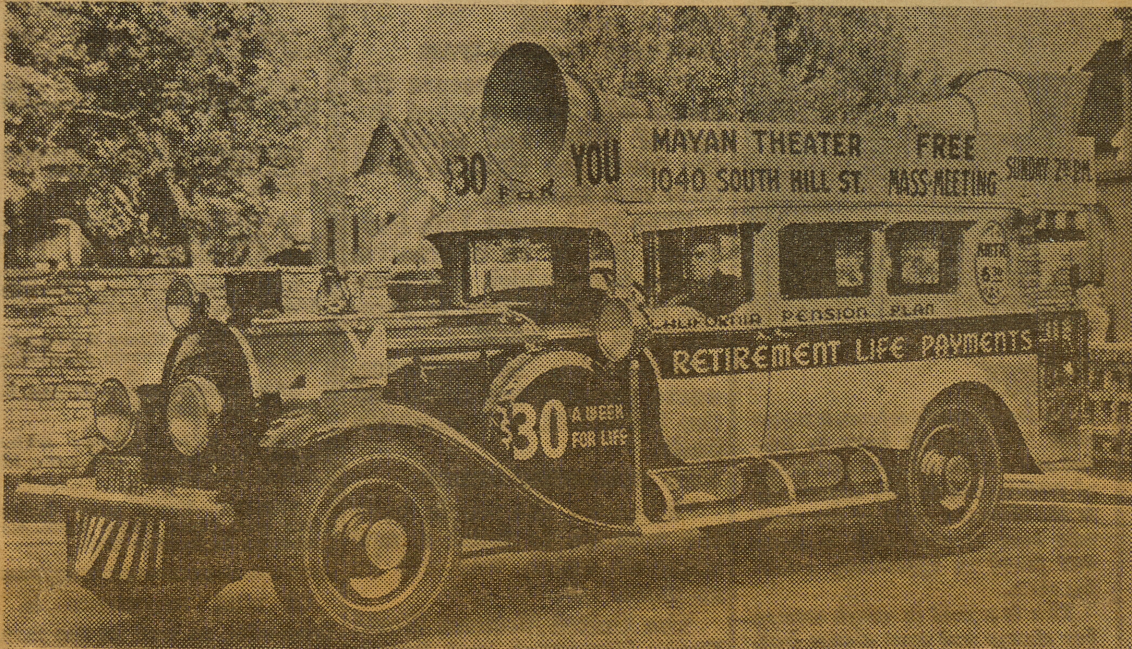
Pushing millions of wage earners weekly income far below the \$30 every week necessary for proper living standards, wages throughout the nation dropped 27 per cent from June of last year to June of this.

This figure was cited in reports made public by the Labor Research Association in its monthly publication, *Economic Notes*, as California citizens got behind the

Pictures show broad Retirement Plan enthusiasm



HUNDREDS OF enthusiastic workers at the Southern California Pension Plan headquarters are the backbone of the straight-running, efficient and hearty old-age pension movement in California.



THIS IS THE potent Pension Plan locomotive that daily brings the message of \$30 Every Thursday to thousands of California citizens. The driver is Clyde Miller.

California Pension Plan aimed at restoring living wages for residents of the state.

The figure, according to the publication, includes the relative-

ly stable salaries of bank officials and heads of big business concerns.

It was also pointed out that the national income this year will

probably push over the \$60,000,000 mark, more than \$30,000,000 having been recorded in U.S. Department of Commerce files for the first six months of the year.

Real estate sales would boom

Thousands of the state's oldsters would buy homes of their own!

The passage of the California Pension Plan would bring new life to the real estate business!

Those were answers this week from rank and file realtor throughout the city, revolting against the reactionary Los Angeles Realty Board's action in fighting the plan.

Indicative of the average realtor's attitude was the following letter received from W. J. Holcomb, manager of the System Real Estate Organization of 10609 S. Figueroa street, Los Angeles:

"Gentlemen: 'You will find inclosed in this letter, a copy of the Los Angeles Realtor, also a letter that is being sent out by the Los Angeles Realty Board.

"While I do not believe that the majority of Real Estate brokers and salesmen will be fooled into voting against themselves, still there are many, as in every line, that follow leaders of our reactionary forces blindly.

"Here are some of the arguments I give in support of the California Pension Plan:

"1. Seventy-five percent of real estate men are over 50 years of age. Since not over 20 per cent of them are making \$30 per week clear, they would be foolish to continue in business when the plan is adopted.

"2. If ten to twenty thousand persons quit a business the chances for younger men is just that much greater for success.

"3. Thousands of Californians over 50 years will now be in the market for the purchase of homes."

You Cannot Vote Unless You Register, Thurs., Sept. 29, is the Deadline

Examples from history prove Pension Plan works!

Actual examples from history showing that the California Pension Plan will work, were pointed to today by William Peeler in answering attacks by Byron C. Hanna, past president of the Chamber of Commerce.

Hanna leveled charges against the plan at a luncheon last week of the Los Angeles Realty Board, held at the swank Ambassador Hotel.

"The California Retirement Life Payments Plan will work and will not ruin the state or hurt its credit, or hurt anybody in the state," Peeler declared.

"Nobody will suffer except the grafters in business who have been bleeding you for the last 100 years. What do you say? Let's shut them off!"

He pointed to the period of history from 1150 A.D. to 1450 A.D., "a period of 300 years when the greatest prosperity existed in the old world that had ever been known."

UNHOARDABLE MONEY

That prosperous period was maintained, Peeler stated, by the use of unhoardable money—much like the California Pension warrants in principle.

"We wonder if Mr. Hanna has ever read the history of the Island of Guernsey, a little English Channel Island that financed itself out of a depression by the circulation of interest free government notes.

"This story needs to be better known in America, as it offers a classic example of the prosperity

possible under the debt-free government money system. The story is this:

"In 1814 this little island found itself with a public debt of 95 thousand dollars and an annual income of only about three thousand dollars. It needed a new market, the sea walls needed repairing, their streets needed paving, they needed new public buildings, and they did not have any money or credit with which to do any of these things.

"The rulers of this little province got together and decided to issue non-interest bearing free government notes in small denominations that would circulate as money, the same as the California Pension warrants.

GREAT PROSPERITY

"In the 18 years that followed they issued 20 thousand dollars worth of these warrants, then 61 hundred and 50 dollars, then 27 thousand more, then 21 thousand more with which to build a public market, the stalls of which alone were rented for more than the total national income the years before. They went on and on with special issues of these non-hoardable interest-free government notes and at the end of 18 years the island was prosperous beyond all the dreams of prosperity that had ever been conceived by the people of any nation.

"That enormous prosperity began to attract the attention of the rest of the world and when the Bank of England stepped in

"Sour pickles or sour grapes?"

Hit and run tactics were used by Byron C. Hanna, past president of the Chamber of Commerce, attack a few days ago on the California Life Payments Act before the Los Angeles Realty Board.

In a lame attempt at ridicule, Hanna attempted to label the plan as "thirty pickles a week" because it was "lacking in nourishment and sour as a pickle." He told members of the Realty Board they couldn't mail warrants east to pay bills when everyone present knew that no business firm pays bills by mailing money anyway; they send a check, but he didn't mention that such practice would be continued, warrants or no warrants.

When Hanna had finished his speech, he was challenged to answer some questions, whereupon he quickly reached for his watch, mumbled that he did not have time and took out for the nearest exit.

to establish a banking system reducing their currency in circulation from 400 thousand dollars to 200 thousand dollars and assumed their national obligations in the form of interest bearing bonds, then the Island of Guern-

sey went back into bondage and in the following one hundred years became debt ridden again—to such an extent that during that period they paid the bankers six hundred thousand dollars interest on an original debt of two hundred thousand dollars, and they still owe a debt!

HISTORIC PROOF

"We advise every reader of this article to some day read the entire history of the Island of Guernsey and its 18 years of unprecedented prosperity, compare it with the operation of the California Pension Plan and you have historic proof that our plan will work!

"It will prove that it will not wreck the state, that it will not destroy the state's credit, that no one will be injured and everyone will be benefited.

"And we challenge the powers that be, that are represented in the Chambers of Commerce, the bankers and the reactionaries in business and politics to sit across the table with us for one hour and listen to the proof that we have of the past operation of the California Pension Plan principles on the Island of Guernsey, in England, France, Germany and Spain, as well as the Bavarian village that was saved from absolute bankruptcy when the owner of a mine that had been closed for five years wished to open it again and return prosperity to the people.

"He could not secure any credit from banks or from gov-

ernment with which to open the mine. The mine was the sole source of revenue for all of the business people of the town.

ISSUED WARRANTS

"Finally the owner secured from an exchange association warrants known as 'waera,' each one equal to one mark and which we in California, when the plan is adopted, will call California Pension Warrants.

"At first the store keepers refused to accept the waera, but after he had gone ahead and established his own store the store keepers came around—seeing the prosperity of the miners—and declared they would accept the waera.

"The owner closed his store and from that time on an economic boom flourished in this region and spread to neighboring districts with the same success.

"The Pension Plan is a solution to the problem of the depression all over the world. Here I have given examples that should interest the people of all nations, demonstrating the solution of the problem which puzzles the world from one end to the other.

"We have only to adopt this solution and use it in a scientific way to produce the economic results with mathematical certainty, and our fondest dreams will be realized. We do not appeal to altruism, but to enlightened self interest which will, when rightly directed, benefit our fellow men and give us the dawn of a new era in business."

Mothers' leader backs Plan

Girls busy in 'Ham & Eggs' Headquarters



Women work for Ham & Eggs

Women crowd the California Life Retirement Plan headquarters—women workers, women organizers, women speakers. In San Francisco, in Los Angeles and in all of the smaller campaign office branches throughout the state, these thousands of public spirited women are giving their time and efforts.

This is really a woman's movement, for it is an educational cam-

paign for economic reform, a movement to secure the home, to protect and reward old age and a life of service, and to give opportunity to the thwarted youth of our state, who have reached their majority and found no opportunity awaiting them.

This is a field in which woman has always and must always lead, for it battles the force which threatens the very foundation of her life, the family.

Says Act will bring security to homes

Hurling a challenge to our present economic system, Mrs. Caroline M. Stafford, founder and international president of the United Mothers World Peace Movement, gave her unqualified endorsement to the Retirement Life Payments Act in an interview here today.

"This movement represents thousands of mothers throughout our state and sister states," said Mrs. Stafford. "The first war to abolish is the war in the home—the lack of security.

SECURITY VERSUS WAR

"This Act will secure the people who have reached the age of fifty, and grant to our youth the right to build their own security.

"The Retirement Life Payments Act is an alternative to the wars which the present economic system is forcing upon the world.

"Abolish incompetence, waste, poverty, and crime and the battlefield will eliminate itself.

NEW ECONOMIC ORDER

"When we, the people, have the courage to build a new economic order, war will be no more."

The United Mothers World Peace Movement was founded by Mrs. Stafford at Eagle Creek, Oregon, on Independence Day 1934, and has grown to national proportions in the last few years, listing among its honorary members the American Gold Star Mothers.

Low income causes youth delinquency

Showing the great need for an adequate weekly income and definitely linking the issue of juvenile delinquency with the economic situation of the home, answer to the question "Where Prisoners Come From" was given by Sanford Bates, famed criminologist and national director of the Boys Clubs of America.

"They come almost exclusively from inadequate social surroundings," Bates told an audience of members of the California Coordinating Council.

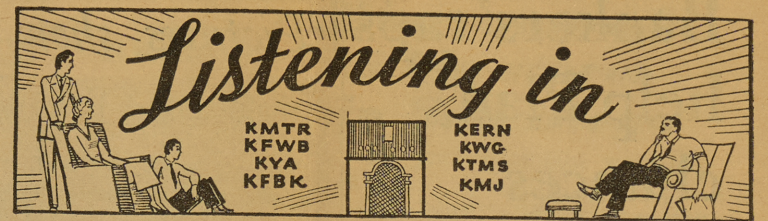
At the same time, report was made of a survey carried on by the Los Angeles Coordinating Council, revealing that of 14,000 juvenile court cases "66 per cent" came from poor homes or those dependent upon charity. Many times they have to go hungry.

"The ethical standards of these juvenile wards are no more than we could expect from homes of poverty and distress."

Bates, former national director of federal prisons, declared that "these prisoners average about 26 years of age. They are slightly more intelligent than the average population. Their education is about the same as people outside."

An adequate income for hundreds of thousands of families, it was indicated, would go far to prevent growth of delinquency and crime.

Plans of the Coordinating Council throughout the state, it was declared, call for the pursuing of a program aimed at supplementing the opportunities of the underprivileged child.



Five hundred miles of wax sound grooves have been recorded for radio broadcast by the California Pension Plan since August, 1937, or enough to reach from San Francisco to Los Angeles and on down to San Juan Capistrano.

These figures represent 1,760 recordings for single and network radio stations and 1,000 hours of radio time. The recordings are made on 16-inch disks and turn at the rate of 33 1/3 R. P. M.'s.

Meetings

LOS ANGELES—Every Sunday, 2:30 p.m. Shrine Auditorium.

SAN FRANCISCO—Every Saturday night, 8:00 p.m. Dreamland Rink.

OAKLAND—Every Wednesday night, 8:00 p.m., Municipal Auditorium.

SACRAMENTO—Every Thursday, 8:00 p.m. Masonic Temple, 12th & J streets.

SAN JOSE—Every Thursday, 8:00 P. M., Civic Auditorium.

STOCKTON—Every Saturday 8:00 p.m., High School Auditorium.

SAN DIEGO—Every Friday, 8:00 p.m. Russ Auditorium.

LONG BEACH—Every other week; Wednesday, 8:00 p.m., Municipal Auditorium.

FRESNO—Every other Sunday, 2:00 p.m. Court House Park. Next meeting September 25th.

Radio Broadcasts, California Pension Plan, beginning Tuesday, September 27 the new schedule below goes into effect.

Every Tuesday, Wednesday, Thursday and Friday, 8:30 to 9 p.m.

KFBK	Sacramento	1490 kc
KWG	Stockton	1200 kc
KERN	Bakersfield	1370 kc
KMJ	Fresno	580 kc
KTMS	Santa Barbara	1220 kc
KFWB	Hollywood	950 kc
Every Day Except Sunday		
KYA	San Francisco	1230 kc
6:00 p.m.		
KMTR	Los Angeles	570 kc
6:30 p.m.		

Dentists Condemn Low Incomes

Findings of the Southern California Dental Association convention at Coronado last week, pointed to the grave dental needs of our people. The convention, attended by over a thousand dentists, discussed a method of meeting the need for dentistry among our lower income groups. According to Dr. J. C. A. Harding, association president, faulty diet is the main cause of dental decay. Dr. Harding stated, the dental needs of the country are great enough to "give us more work than we could do if we operated in day and night shifts." You can meet your medical and dental needs, as well as other necessities of living, on \$30 a week for life.

POSSIBLE THEN—NOT NOW

"The older school of liberal and progressive economists have been concerned solely with the acquisition of the means of production; for the most part they are concerned with the idea of putting everyone to work—a thing which was possible a few short years ago, but which is not possible today."

—Sherman J. Bainbridge.



Like characters in an Aesop's Fable, voters of Milton, Washington, were rubbing their eyes last Thursday, as they awoke to the fact that they had elected a mule.

The mule, who answers to the name of "Boston Curtis," took the matter with philosophic calm. His name had been entered on the ballot for Republican precinct committeeman, by Kenneth Simmons, mayor of Milton, in an effort to prove that citizens vote blindly. Ladies be careful! Study the issues at stake. Vote for \$30 a week—don't vote for a mule.

To no other class or group, in the state, does \$30 a week carry the message of light and freedom that it brings to the wives and mothers, the matrons of California. To these matrons, most of whom have never earned a living in the business world and who are now past the age to start earning, \$30 a week means release from fear of the future. No longer will they watch with an ache in their hearts as ageing husbands bring home smaller and still smaller incomes, until the day when the inevitable verdict comes—Too old. No longer will they face the humiliating knowledge of their own helplessness, as they become a burden upon their children.

Under the California Life Retirement Act, the mothers of our state will be honored and rewarded for their life of service to humanity. They will be independent and secure, able to pay their own way and under obligation to no one. They will have \$30 every week for life.

In these days when we are starting our children off to school again, it behooves us, as mothers, to give some thought to the effect that the general economic conditions will have on our own child. This fall approximately one million one hundred thousand children will enter the California schools. One third of this number will be students in our high schools and colleges, young men and women on the threshold of life. What will life hold for them? Every mother wants opportunity for her son; happiness and security for her daughter. No mother wants her child to join his voice with the graduation class of a California high school, who chose as their motto "WPA here we come!" Mothers—The California Life Payment Act will make room in the business world, for your son and daughter, by retiring the elder workers with \$30 a week for life.

In the face of Presidential condemnation of the so called "Womens Rebellion" of New Jersey, Mrs. Sarah Oliver Hulswit, national chairman of the group, continues to "rebel." These misguided ladies hope to bar from the polls all works progress administration workers and others on relief, on the grounds that they have taken the paupers' oath. The idea suggests another interpretation. Why shouldn't the farmer, worker, small business man, etc., start a movement to bar all big business from voting. Let's have a millionaires' oath.



Be the first in your neighborhood to get the 6 Post Cards of "Chapter One" of "In Our Neighborhood" series!

GET 6 POST CARDS!
DO YOUR PART!

Do you like "In Our Neighborhood" on Page 8? How would you like to have a set of 6 Post Cards reproduced from this Chapter One? Every one of these Cards that is mailed to a resident of California will do its part in telling the story of "\$30.00 a Week for Life." The more people who hear or read the truth about the California Pension Plan and the oftener it is told the more VOTES it will make on Nov. 8th.

Now! Here is how YOU can do your part. Send 10 cents for a set of 6 of these inspiring Post Cards and mail them to persons in the State of California. In this way you will be helping spread the gospel of "Life Begins at Fifty." We will also tell you of the SURPRISE! Read on!

USE THIS COUPON FOR CONVENIENCE

"In Our Neighborhood" Post Card Dept.:
California Pension Plan
1731 North Highland Avenue
Hollywood, California

I want to do my part to help in the Campaign for "\$30.00 A Week For Life." Please find enclosed 10c for which send me 6 Post Cards of Chapter One of "In Our Neighborhood."

My Name Is:

Address:

PLEASE TELL ME ABOUT THE SURPRISE!
P.S.: If you want more than one set send 10c additional for each set.

Owens "gratified" at Roosevelt action

"We are gratified that the Federal Administration's intended expansion of the old age insurance act was stimulated by the nation-wide attention won by the California Pension Plan."

That was the statement this week from Roy G. Owens, engineer-economist, co-author of the plan known to millions as "Ham and Eggs" or "\$30 a Week for Life."

"We are even more interested when Washington correspondents explain the Administration's proposed action by pointing out that social security officials are frankly alarmed by the revival of interest in the politically potent old age pension plans. . . ." Owens continued.

INADENUATE AID

"If you are trying to use a spoon to bail out an ocean, it doesn't matter much whether you make it a teaspoon or a tablespoon," he declared in criticism of present inadequate social

security provisions, and the proposed modifications.

He stated that "social security provisions in this country are wholly inadequate to meet the enormous need of an impoverished economy and jobless youth."

The only adequate kind of "social security," he said, is that of at least 30 dollars a week, which "a growing mass of supporters will vote into the California Constitution at the November 8 elections." Any thought of less than \$30 a week is merely a repetition of the stupefying "poverty complex."

**You Cannot Vote
Unless You Register,
Thurs., Sept. 29, is the Deadline**



Happy!



PRETTY ALICE SCHAEFFER carries copies of all Pension Plan literature to a voter requesting information at the Southern California headquarters.

**Better Register to Vote
September 29 Is the Deadline**

Pension Plan pushes Security Act changes

Spurred on by the people's movement around the California Pension Plan, the Roosevelt Administration is reported to be planning important progressive changes toward liberalizing the present federal social security act.

The changes will be, advices from Washington state, as follows:

1. Beginning payments of old age insurance in 1940 instead of 1942.
2. Increasing minimum monthly old age payments

from \$10 to \$30.

3. Payments of benefits to widows and orphans of workers equal to those received by a man who retires at 65.

4. Inclusion of an additional 16,000,000 farm laborers, domestic servants, seaman, federal reserve bank employees, and possibly, self-employed persons, into provisions of the act.

The proposed changes are scheduled to be officially proposed by the President's social security advisory board.

"Money owns everything and the people possess constitutional sovereignty over money through Congress. Congress would have no interest in coining more money than is required to back up the movement of produced goods and services."—Sherman J. Bainbridge.

Get in touch with your district Pension Plan representative

PARTIAL LIST OF OFFICES

CHAS. M. HAWKS
Director of State Organization
CALIFORNIA PENSION PLAN

COUNTY MANAGERS

ASSEMBLY DISTRICT MANAGERS

ALAMEDA—San Francisco Area
A. C. Weaver (A. D.), 2476 Shattuck Ave., Berkeley
Capt. Wm. E. Godsell (A. D.), Plaza Bldg., Oakland

ALPINE—Sacramento Area
William Warwick (A. D.), P. O. Box 27, Meeks Bay

AMADOR—Sacramento Area
A. W. Henry (A. D. No. 6), Sonora

BUTTE—Sacramento Area
Katherine D. Reynolds (A. D.), Magalia

ALFRED RENAUD (A. D.), Route 2, Oroville

F. RUTHERFORD (A. D.), Route 1, Oroville

CALAVERAS—Sacramento Area
A. W. Henry (A. D. No. 6), Sonora

COLUSA—Sacramento Area
Mrs. Paul DeSmit (A. D.), Box 187,

Colusa
CONTRA COSTA—San Francisco Area
Rudolph Bards (A. D.), 581 Third Street, Richmond
E. M. Jones (A. D. No. 10, Pittsburg, Antioch and Vicinity), 422 E. Ninth Street, Pittsburg

DEL NORTE COUNTY—San Francisco Area
ELDORADO COUNTY—Sacramento Area
William Warwick (A. D.), P. O. Box 27, Meeks Bay
A. W. Henry (A. D. No. 6), Sonora
George Doak (A. D.), Box 19, Placerville
A. B. McClure (A. D.), Box 106, Placerville

FRESNO COUNTY—Fresno Area
A. H. Williams, 236 Brix Bldg., Fresno (Area Manager)

GLENN COUNTY—Sacramento Area
W. A. Dugan (A. D.), Box 361, Orland

HUMBOLDT COUNTY—San Francisco Area
Henry Fey (A. D.), Eureka

IMPERIAL—Los Angeles Area
Roger Coffin, 1012 10th Ave., San

Diego (County Manager)
INYO COUNTY—Los Angeles Area
J. T. Hanley (A. D.), General Delivery, Bishop

KERN COUNTY—Los Angeles Area
D. G. Bayne, 211 Progressive Bldg., Bakersfield (County Manager)

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T. M. Irvine (A. D. S. 1/2 46), 13601 Yukon Ave., Hawthorne; Tel. Haw. 296
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Chas. I. Hixson (A. D. 48), 333 N. Catalina, Pasadena
H. V. Bennett (A. D. 49), 1101 W. Broadway, Azusa
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A. D. Wellman (A. D. Box 165), Folsom
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SUTTER COUNTY—Sacramento Area
TEHAMA COUNTY—Sacramento Area

TRINITY COUNTY—San Francisco Area

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George E. Walbridge (A. D.), Route 2, Box 48, Porterville

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YUBA—Sacramento Area

SERENITY AND PEACE . . .



OLD AGE FINANCIAL INDEPENDENCE

Read This Ham & Eggs Booklet

The first edition of 100,000 copies of HAM AND EGGS FOR CALIFORNIA Booklet has been completely exhausted. The second edition of 100,000 copies is on the press.

Many people like to have this book to acquaint themselves with various phases of the California Pension Plan. The "Questions and Answers" department will be of intense interest to you and of much value so you can answer intelligently the doubting Thomases who try to tell you "It Can't Work"—or ask "Where's the money coming from?" etc.—Take a look at the Table of Contents:

TABLE OF CONTENTS—Chapter I—Economic and Political Status. California's Power to Act. Chapter II—An Easily Understood Outline of the Amendment. Chapter III—Questions and Answers. Chapter IV. Technological Disemployment, Farm, Factory, Laboratory. Articles XXXIII: The Proposed Amendment in Full. Laughs By the Way. Bibliography. How Can I Help?

Don't delay—send now—for the great, big 128-page Ham and Eggs Booklet for Californians, use this coupon for convenience and mail it in today.

Ham & Eggs—California Pension Plan, 1731 No. Highland Ave., Hollywood, Cal.

Please find enclosed 25c for which send me a copy of the Ham & Eggs Booklet for Californians.

My Name is:

My Address is:

PLEDGE

California State Pension Plan

\$30 A Week For Life

1731 North Highland Avenue
Hollywood, California
or
995 Market St., San Francisco

Date:

Gentlemen:

I BELIEVE IN THE CALIFORNIA STATE PENSION PLAN—AND I hereby pledge the sum of \$.....to the General Campaign Fund to be Paid on or before..... 1938.

Name

Street or R.F.D.

City....., Calif.

Please fill out and mail at once to California Pension Plan, 1731 North Highland Avenue, Hollywood, California.

Distortion marks attack on plan

Pitkin charges examined

Reactionaries find no solace in attack

The various organizations that have launched attacks on the California Pension Plan will find little solace in the article recently published by W. B. Pitkin, journalism professor and author of "Life Begins at Forty."

Although antagonistic to the Plan, the article frankly concedes that millions of Californians, aroused to "genuine anger over conditions which are adversely affecting their lives," will vote the Retirement Life Payments Act into the state constitution on November 8.

NO FAKE ORATORY

The article, originally published in the Legislative News and reprinted by daily newspapers unfriendly to the Plan, presents no specific criticism of the Act but rather advises its antagonists to change their method of attack. Prof. Pitkin suggests the opposition may be aroused "not with fake oratory and humbug ideas . . . not by economists or appeals to the dear old Constitution . . . but by telling the people the plain truth about events in their own towns and neighborhoods."

The cardinal weakness of this advice, however, is that opponents of the Plan have no emotional or factual basis upon which to rally support, while the Plan's boosters have been recruited almost entirely from the ranks of those already conscious of the distressing events in their own towns and neighborhoods.

VOTERS WELL INFORMED

The very fact that the vast majority of American voters are only too keenly acquainted with the "events in their own towns and neighborhoods" makes it impossible for the Chamber of Commerce, the various Community Chests and other antagonists of the people's welfare any longer to mislead the populace into betraying their own interests.

As the professor states, few people "can be stirred deeply by matters wholly outside of their own lives and interests." But they can be stirred when a matter as vital to their own lives and interests as "Ham and Eggs" becomes the all-important issue of a state

campaign. And they are deeply stirred today.

PENSION CAN'T BE BLOCKED

Prof. Pitkin certainly was aware of the extent to which they have been stirred when he wrote, "In California, six weeks ago, I heard keen, sober businessmen admit the time had passed for blocking the California Pension Plan . . . I suspect they are correct."

But if this is true—if it be conceded that the Retirement Life Payments Act will be adopted—

why should the economic royalists, the privileged princes of wealth and their satellites war so desperately against the Plan? sums of money in an effort to defeat this great humanitarian measure? Is it because they have Why should they spend huge selves, know the Plan is constitutional in every respect. become so obsessed with a hatred of the ordinary people that they would go to any extremes to deny the underprivileged a decent and respectable living?

Youth works in counting house



STACKING COLLECTION BOXES after a Los Angeles meeting at the Shrine Auditorium is a busy pleasure for Howard Chamberlain and Roberta O'Neill, workers in the Southern California headquarters.

'County Employee' misrepresents

Rank misrepresentations and distortion of the facts, even to the extent of deleting parts of the Amendment, are rampant in the discussion of the Retirement Life Payments Act published in the August issue of the Los Angeles County Employee, official organ of the County Employees' Association.

Fraudulently presented as an informative article intended to acquaint county employees with the Act, the discussion is typical of the underhanded tactics being employed in a desperate attempt to stop the popular surge of the people's movement represented in the California Pension Plan. By innuendo and suggestion, the article attempt to give public employees the impression that adoption of the Act will lead to a fifty percent cut in their pay. Wholly ignoring the objectives of the Act, the article singled out certain sections and, instead of making direct assertions which could be attacked as outright lies, used the reverse method of asking self-answering questions.

On the pretence that copies of the Act are not available for study by county employees—while the truth is that thousands of copies have been and still are available at any pension headquarters, at any of the many meetings held nightly, and at a large number of news-stands—the County Employee discussion is labeled as a fair presentation of the facts concerning the Plan.

DECEPTIVE ARTICLE

Illustrative of the deception of this article was that portion dealing with Section 14 of the Act. The County Employee quoted this part of the Section: "All wages, salaries or other compensation payable to any official or employee of the state or any county or city or board, district, or other political subdivision of the state shall be paid up to 50 per cent of the amount of said wages or salaries with warrants."

If this publication were fair and honest with its readers, the entire Section would have been quoted, thus: "All wages, salaries or other compensation payable to any official or employee of the State, or of any county or city or board, district, commission or other political subdivision of this State or of any subdivision of any county or city of this State, shall be paid up to fifty per cent of the amount of said wages or salaries with warrants, provided that the official charged with the payment of such wages or salaries has on hand sufficient warrants to pay fifty per cent of such wages or salaries in warrants."

"In the event that a sufficient number of warrants are not available to pay fifty per cent of such wages or salaries with warrants, then said paying or disbursing official shall pro-rate such warrants as are available for this purpose as equally as may be among the salaries to be paid."

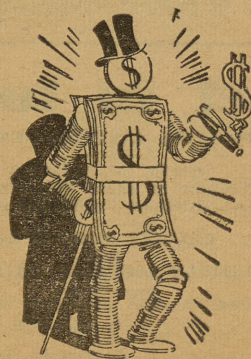
"The Administrator is not authorized by this Section or otherwise to issue new warrants to be used for the purpose of paying such wages or salaries. Warrants to be thus disbursed shall be only those warrants which the official charged with the payment of such wages or salaries has received in the regular course of business."

QUITE A DIFFERENCE

There is quite a difference between the full Section and the small part of it quoted by the County Employee.

The questions raised by this publication will be answered in full in a later issue of HAM AND EGGS.

Throughout the bitter campaign upon which we are now launched, however, we will find the Act misrepresented in many



Let's All Get in the Money!

Why I Believe in the California Pension Plan CONTEST

\$5.00—First Prize
\$3.00—Second Prize
\$2.00—Third Prize

I believe in \$30.00 a Week for Life because

Write not more than 100-words giving your best reasons for believing in the California Pension Plan. The Best Answer will be Awarded \$5.00, the second best answer \$3.00, and the third best answer \$2.00.

The publishers of "HAM AND EGGS" will act as the sole judges and their decision will be final. In case of a tie equal awards will be made. No persons connected with the publication of "HAM AND EGGS" will be eligible to compete in this contest.

DOUBLE AWARDS

If the WINNING ANSWERS are accompanied by the Name and Address of a NEW MEMBER of the California Pension Plan, and with \$1 for 100-days' dues (a penny a day) for membership, the awards will be doubled. In that case the winners would receive \$10 for the first prize; \$6 for the second prize; and \$4 for the third prize. IT IS NOT required that anyone should secure a NEW MEMBERSHIP and send in the dues, but if it is done and that person's answer receives 1st, 2nd, or 3rd place, they will be awarded Double Prizes.

Please do not ask questions for we cannot enter into correspondence concerning this. ANNOUNCEMENT of the winners will be made in "HAM AND EGGS" just as soon as possible after the close of the CONTEST.

All answers to this contest will become the property of this publication to use in any way they wish.

ALL ANSWERS MUST BE IN THIS OFFICE ON OR BEFORE OCTOBER 1ST, or bear the postmark of that date.

Address all answers to
Contest Department
"Ham & Eggs"
1731 North Highland Ave.
Hollywood, Calif.



VOLUNTEER HELPERS

If YOU Want to Help in this Campaign for "\$30 A Week for Life" fill out this pledge and mail it in TODAY.

VOLUNTEER DIVISION CALIFORNIA PENSION PLAN

1731 North Highland Avenue Hollywood, California

I Volunteer to Assist in this Campaign for adoption of the Retirement Life Payments Act on November 8th, without pay, salary, expense or remuneration to perform any of the duties listed below which I have checked, so far as I am able to the best of my ability:

- | | |
|---|---|
| <input type="checkbox"/> Distribute our Newspaper | <input type="checkbox"/> Contact Merchants |
| <input type="checkbox"/> Solicit Memberships | <input type="checkbox"/> Distribute Printed Matter |
| <input type="checkbox"/> House to House Canvass | <input type="checkbox"/> Or any other cooperation of which I am able. |

SIGNED

ADDRESS

PHONE

PRECINCT NUMBER

Do you have an Automobile? YES ☐ NO ☐

MAIL THIS VOLUNTEER HELPER COUPON AT ONCE TO:

CALIFORNIA PENSION PLAN

1731 North Highland Ave. Hollywood, Calif.

Last Chance to Register—
Thursday, September 29

Market o.k.'s Payment Act

"We have found the movement non-political in its campaign, and if it maintains this policy, feel that it will receive a great vote in the coming election."

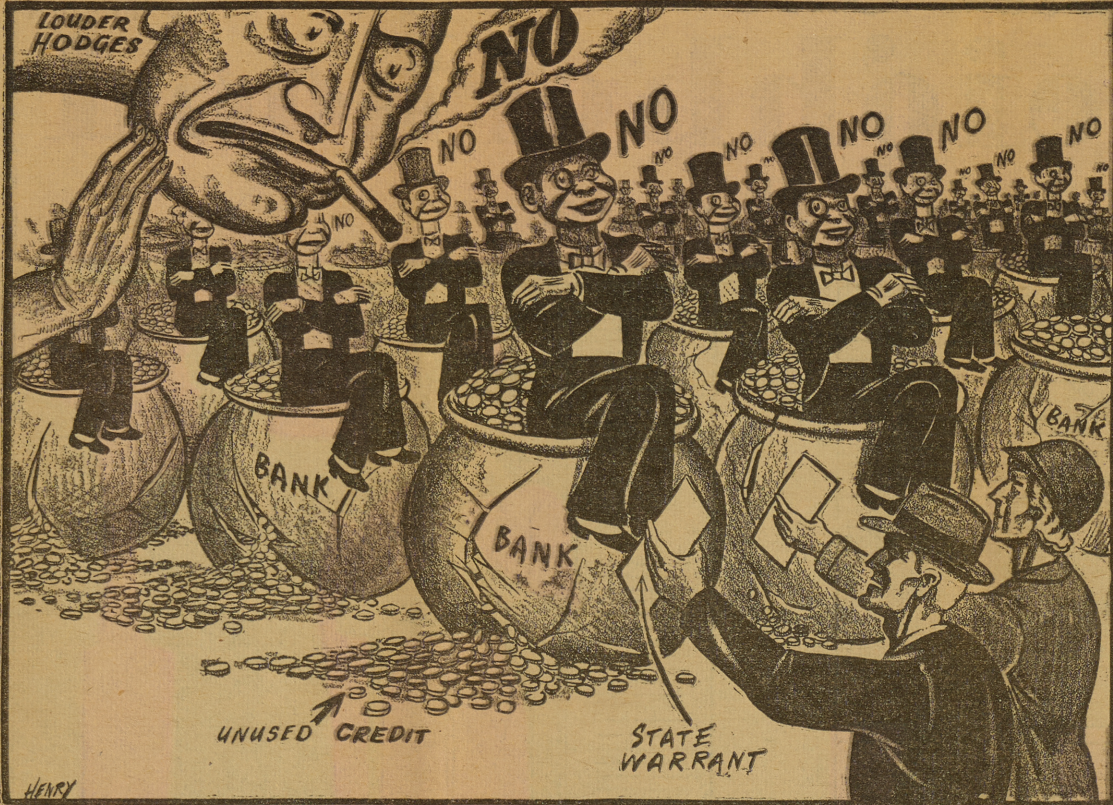
With that statement another of California's most substantial business concerns expressed its sympathy with the California Pension Plan movement, after having at first voiced opposition.

Through an editorial in Robert News and a reprinted letter from Fred Roberts, president, the chain grocery outfit of Roberts Markets pointedly declared it is "not against the California Retirement Life Payment Act."

"As to the members of the California Retirement Life Payment Act organization we sincerely hope they will give us their full cooperation in the future, as we will surely cooperate with them," Fred Roberts said in a letter to Harry L. Garrett, editor of the newspaper.

Remember to Register
Thurs. Sept. 29 Last Chance

Charlie McCalifornia Bankers Association says 'No!'



Lauder Hodges, executive manager of the California Bankers' Association, frantic at success of the "\$30 Every Thursday" Plan, sent "orders" to member-banks not to accept the Plan's warrants. "Warrants are simply pieces of paper giving the person who holds them the privilege of paying a two-cent tax every week," is one gem of wisdom

from Hodges.

"In view of the nature of these so-called warrants it is obvious that banks could not cash them, regardless of whether stamps had been affixed," is another.

May we add—Lauder please, Lauder, you'll need it."

Warning against bankers' bunk

Bankers or no bankers, the Pension Plan is going to work.

We aren't a bit worried by the small-time bankers, big or little, who had the cheek to state that they will not respect the people's will when the Retirement Life Payments Act is passed on November 8.

The Operations Division of the "Ham and Eggs" headquarters points out very simply that refusal of bankers to accept the opportunity to co-operate with the Plan would in fact greatly stimulate recovery.

Such bank refusal would have the effect of turning over into far more needy and appreciative hands the 18 million dollars provided annually by the Act as compensation for the services of the agencies who tend to the distribution of the new warrants every Thursday and the sale of the 2-cent stamps to keep the circulating warrants down to date.

If the established banks decline to receive this easy profit, the Administration of the Retirement Life Payments will take this great fund and operate its own chain of branch banking offices—many hundreds of them. In those branches useful employment will be provided for many thousands of our young people.

The only sound reason for the continued existence of banks would be that they serve the people.

No economic institution on earth has any justification for existence—excepting this one—that it serves the people. The moment that it ceases to do so, it should cease to exist.

And like past economic institutions and systems it will cease to exist when it stands in the way of social progress. Past history is dotted with the records of systems that failed and fell—because they stood in the way of the good of the people.

Among us today we have people and organizations who profit greatly from the continued poverty and distress of the people. Fear that the people's economic liberation would be the loss of their privileges, they give way to hysteria. In their delirium tremens arithmetica they pour out millions of dollars from their fortunes to pay for costly broadcasts, billboards, advertisements . . . all for the purpose of fooling the people out of their liberation from present economic bondage.

Money, banking, coin-credit, circulation are simple things. Yet few persons have knowledge of the subject. Those interests who fatten on the people's poverty have prevented true economics from being taught in schools and colleges.

Here are some basic facts: California uses for money some 3 billion dollars, which is composed of approximately 300 million dollars in actual cash, and bank credit of 2.7 billion dollars.

Bank credit is simply book credits in the accounts of the banks. To some extent it is created by actual deposits of cash. But mostly it comes into being in consequence of loans the banks have extended to people. When this takes place there is rarely any passing of currency. The bank making the loan simply makes an entry on its books, debiting "loans" and crediting "deposits."

By means of bank checks the credit so created passes around functioning as money.

So what we use as money in transactions is composed 10% of actual money and 90% of paper checks. "Bank credit" simply means—what the

banks are obligated themselves to pay to their depositors.

The figures above show plainly that even if the banks had in their vaults all the actual cash in California, they could at most pay out only one-tenth of what they owe to people in the way of credits and deposits. Same proportions apply to the U. S. as a whole. National totals are 60 billions of bank credit and 6 billions in actual cash.

The 2.7 billion dollars of California bank credit passes around from person to person in the form of checks, functioning as money, though it is founded only on a few simple entries in the banks' books—and on the faith that the next person will accept it for money, just as you did.

So long as the people do not ask for cash all at one time—as they do when there is a "run" on the banks—the system functions with some degree of success.

All the banks in the U. S. are privately owned and operated. There aren't any "government banks." The words "National" or "State" in a bank's name simply indicates the origin of its charter as a corporation—and that its books are audited at intervals by federal or state accountants, called "examiners."

Even the Federal Reserve Banks are privately owned just as much as the "Federal Bakery or laundry or junk shop on the corner."

We call attention to the fact that at this highest level the total of warrants in use will not exceed 780 millions (for one-half million pension recipients). Since what we are using for money today totals 3,000 millions, it is plain that the quantity of warrants in use at any time cannot exceed approximately 25% of our total quantity of money.

Thus it is plain that should warrants pass from hand to hand in business at the same rate as dollars, their use will increase employment and commerce by approximately 25%. Should they "turn over" twice as rapidly as dollars their use will increase business by 50%.

Retirement Life Payment Warrants, besides being sales and income tax free, cannot possibly "clutter up" any person's purse or any merchant's till. The Retirement Life Payments Act provides that, if the banks do not furnish banking service for warrants, the Retirement Life Payments Administrator shall provide this service through some 1,000 branch offices, operated directly by the State or by reputable merchants under state supervision.

These offices will be as conveniently located and as efficiently operated as are the banks. They will provide for all a full complement of warrant and banking services, with paying, receiving, exchange and conversion, complete deposit and checking account facilities, including clearing house services.

No warrants can pile up in the banks or branch offices because they will be paid out to direct beneficiaries as rapidly as they can be deposited.

Depositors, even as a whole, can always draw in full of their deposits because there will always be warrants on hand of current issue equivalent to the volume of deposited warrants paid out to direct beneficiaries. Hence deposited warrants will not be subject to the necessity of stamps affixing, while remaining in deposit.

Blast present pension system as "disgrace"

California's present old age "pension" system is a disgrace to the people of the state, and a continual hardship to the senior citizens who have to depend on it to live.

Actually, what passes as old age pension today isn't a pension at all.

Pensions aren't given to the aged—charity handouts are "loaned" and collected later if possible.

It is meagre charity, grudgingly doled out, under a system which forces social workers in the employ of the county to act as unfriendly watchdogs and prosecuting attorneys against the aged.

DOLES NOT PENSIONS

To be accurate we should call the pensions "doles." Only the force of aroused mass opinion, mobilized around such movements in the past as the Epic, the Utopian, the Townsend, and now the "Ham and Eggs Pension Plan," have put pressure on authorities that boosted the doles to their present level—pitifully low, though it is.

Decent living is impossible to the aged who get these pensions. And only a few of them are getting it.

There are approximately 120,000 aged in California receiving this state aid which averages \$32.55 per person. The federal government pays \$14.36, the state \$9.16 and the county \$9.03.

HUMILIATION OF AGED

It places the elderly recipient in the position of a liability to business and public welfare.

In order to qualify for the present old age aid the recipient must establish his position as an indigent, or virtual pauper. He has to accept the humiliation of becoming a "charity case." He is then "investigated" by a social worker, who discusses his poverty with his friends and neighbors. There is no privacy for a "charity case."

The amount he is to receive is decided by his visitor, who is in complete authority over him. She may vary his check at her discretion or discontinue it at any time if she is displeased or her "advice" is disregarded.

FREEDOM LOST

Should this elderly "charity case" become infirm or unable to completely care for himself he is no longer free to live as he chooses but must accept residence in one of the rest homes selected by his visitor.

In these rest homes the elderly person is no longer a free individual. He has no choice as to his habits, his food and his general way of living. In some of the homes the inmates must go to bed at 4:30 in order to save electric light and heat. The elderly pension recipients are supposed, according to the charity depart-

ment, to receive two or three dollars a month for their medical and personal needs. But often the manager of the rest home not only takes the entire check, but bleeds the impoverished family of the aged person for extra money, on the threat that the elderly "charity case" is afflicted with objectionable habits and would be placed in an institution if the department of charities were informed.

SYSTEM PERSECUTES AGED

The existing system makes possible the persecution of the aged, by those to whom goodness is but a word. Many an inmate of these rest homes lives in fear that the manager will accuse him of insanity and that he will be transferred to a state hospital. It is possible to transfer a "charity case" from one home to another against his wishes and he may be forced, on pain of being refused further aid, into a County old people's home where his check is discontinued and he is entirely without funds, a public charge in a county poor farm.

Anyone wishing to confirm this information has only to visit one of these institutions and talk to inmates.

This is our so-called pension for the aged.

Scant wages make low living

Eight dollars and twenty-nine cents!

That is the median weekly wage for white youth in Little Rock, Arkansas, according to figures released this week by Labor Research Association in a survey based on National Youth Administration material.

Median wage is the figure midway in the wage scale. Half the wages are lower and half are higher.

Southern cities out of 57 towns studied ranked the lowest in median wage rates, it was stated, with Birmingham, Ala., at \$9.68; and others within a few cents.

Average for northern and western cities was in the neighborhood of \$12.00 per week, the highest being Reno, Nev., at \$18.29.

On salaries such as these—many California cities rank within fractions of the above figures—hundreds of youth support aged mothers and fathers.

Thirty dollars per week for life, it was indicated by analysis of the survey, would raise the living standard of thousands of California families by many hundreds of percent.

Last Chance to Register—
Thursday, September 29

Published Weekly in the Interest of the
Retirement Life Payments Amendment by the
CALIFORNIA PENSION PLAN

Petition Campaign Committee
1731 North Highland Avenue
Hollywood, California
Telephone: GLadstone 2191

Composed,
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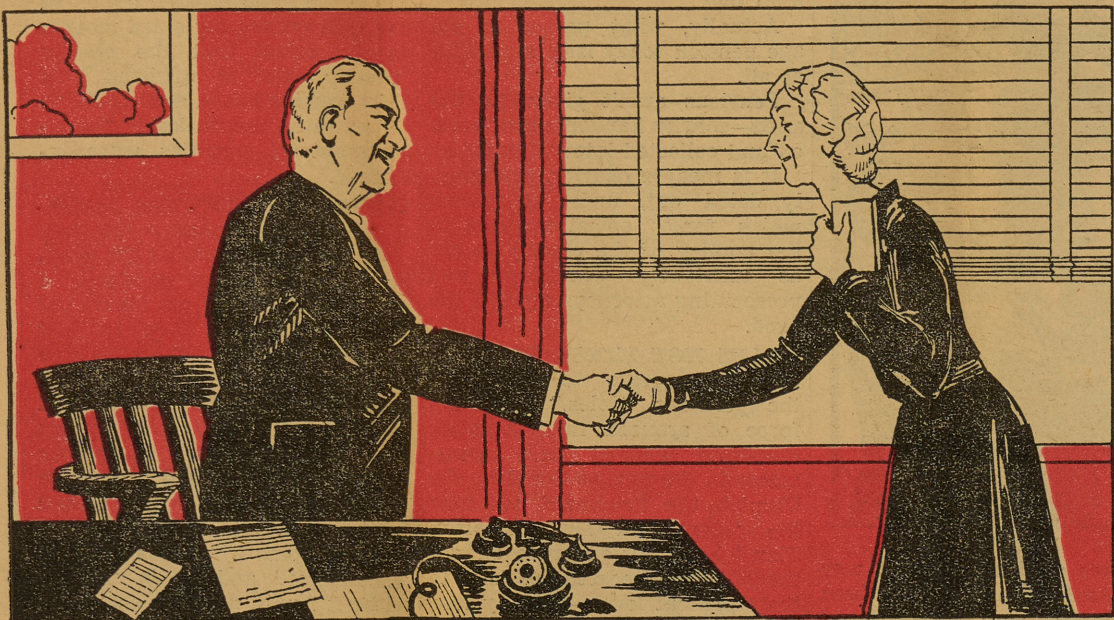
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Chapter One

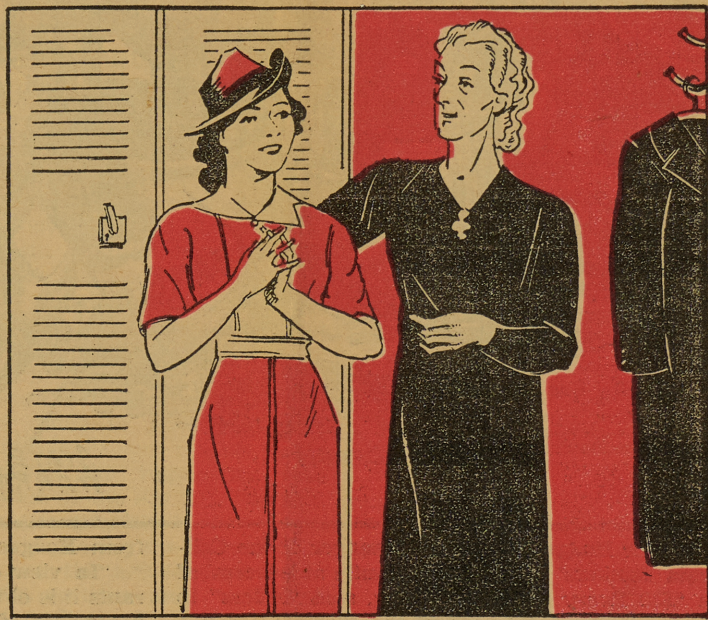
In Our Neighborhood

A Story in Six Pictures



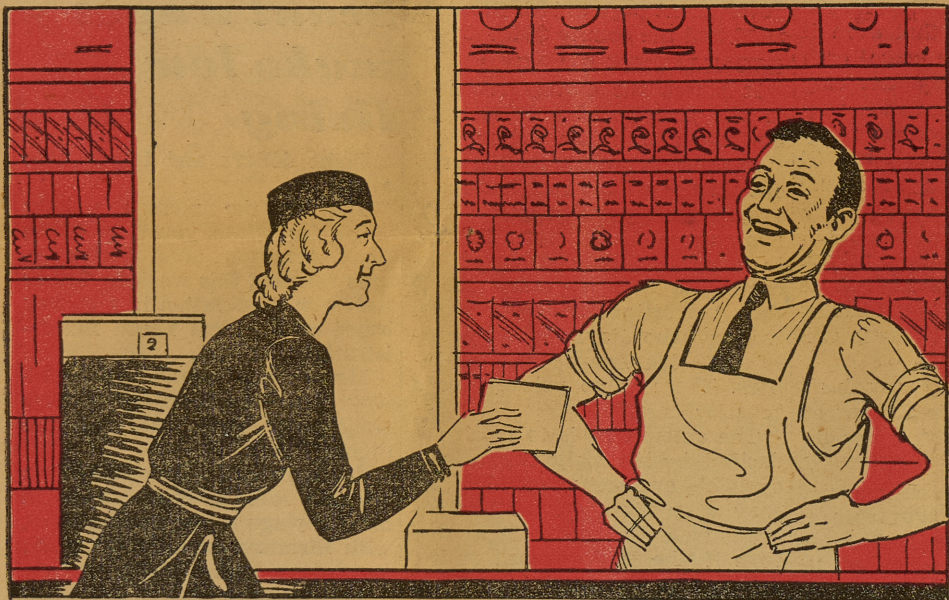
MR. ADAMS: Of course we'll miss you, Miss Field, but we are glad that you can retire in comfort.

MISS FIELD: Isn't it wonderful what Retirement Life Payments are doing? I feel like a new person—no more fear of growing too old to work and being penniless and alone. With the security of thirty dollars a week, life isn't over for me as I had thought. It has just begun.



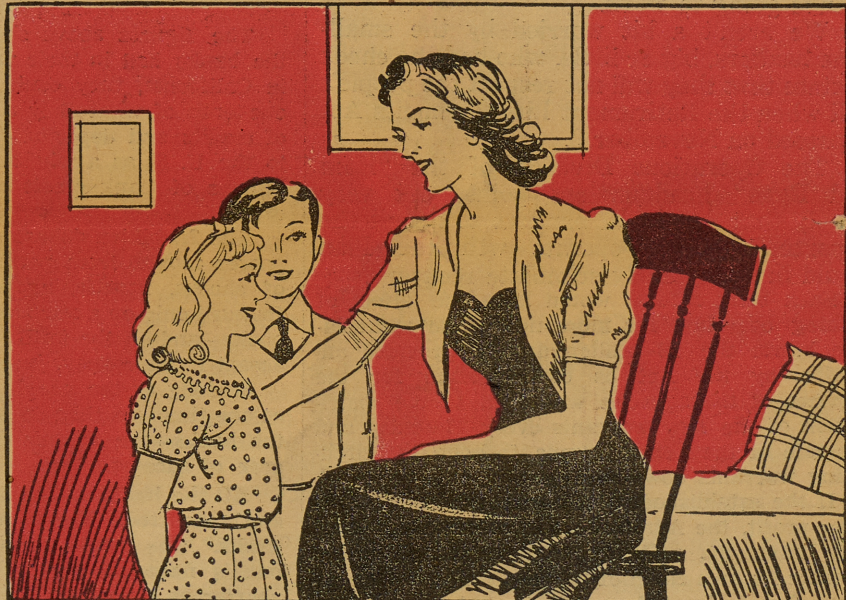
NEW GIRL: Oh, Miss Field, I can hardly believe that I really have this job. I've been out of college nearly three years and I was beginning to think I never would get a chance.

MISS FIELD: I'm happy to be able to retire and make a place for you my dear.



MISS FIELD: I received my Retirement Compensation today, Mr. Evans, so I want to settle up that balance I owe and place a big order. I'm going to give a party.

MR. EVANS: Fine! Fine! I am so glad for you, Miss Field. And for me, too! So many customers are getting their pension—so much new business. You know I have been worried about my wife, Miss Field, she is ill. Now she will be able to take a little vacation.



LITTLE BOY: Mama I just heard Daddy say you were going on a vacation.

MOTHER: Yes, ever since Retirement Life Payments became law business is so much better Daddy can buy us all a lot of things that we need. New clothes for you children and some new toys.

LITTLE BOY: Say, Mama, it's just like we were getting a pension ourselves.

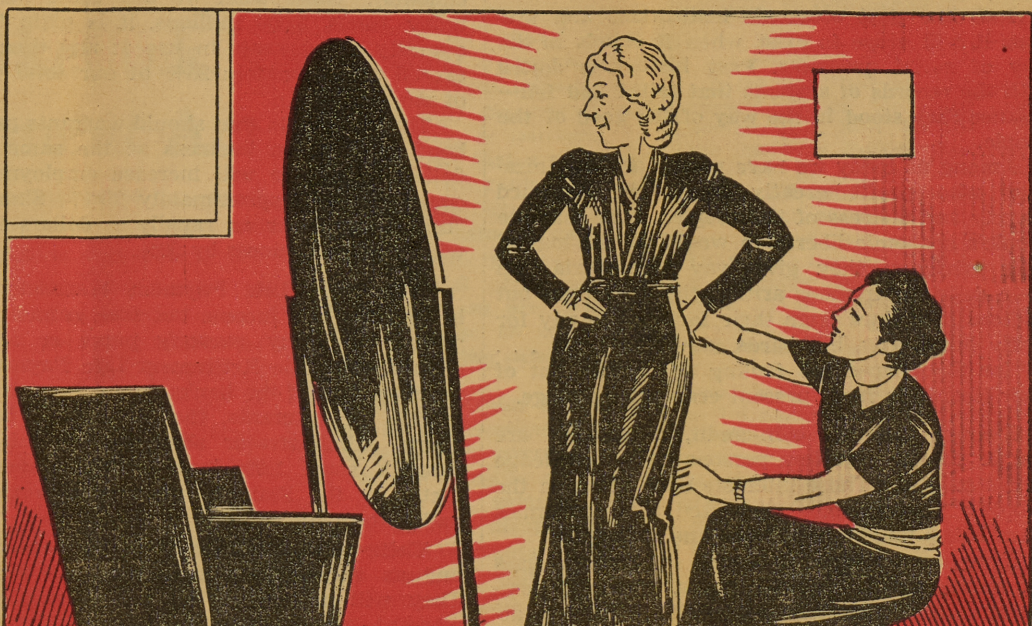


STATE BANKER STUART: Well, Mr. Evans, your warrant deposits represent a nice business.

MR. EVANS: You bet! What's more, my cash business has increased.

STATE BANKER STUART: I notice that you are checking out your warrants as fast as they come in.

MR. EVANS: I have arranged with the firms I buy from to pay my bills in warrants. Issuing checks against warrants has certainly smoothed their circulation.



SALES GIRL: How lovely you look in that dress!

MISS FIELD: Yes and I'm going to buy a new hat and have a manicure and just everything. I'm going to do the things I have always wanted but couldn't afford.

SALES GIRL: Retirement Life Payments have helped me, too. I had been supporting my father and it was a hard struggle on my small salary. But now he has his pension. And business has increased so that I am buying a new car out of my commission on new sales.

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See Page 4 for Details